

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

James Joseph Conaway

Debtor(s)

Case No. 20-12378-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/21/2020.
- 2) The plan was confirmed on 01/20/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/15/2024.
- 6) Number of months from filing or conversion to last payment: 40.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,625.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$65,920.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$65,920.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,824.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$5,527.26  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,351.26**

Attorney fees paid and disclosed by debtor: \$426.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACIMA CREDIT LLC	Unsecured	86.00	NA	NA	0.00	0.00
ALE SOLUTION	Unsecured	3,000.00	NA	NA	0.00	0.00
ALE SOLUTION	Unsecured	3,275.00	NA	NA	0.00	0.00
ALE SOLUTION	Unsecured	NA	3,274.80	3,274.80	2,200.82	0.00
AMERICAN WEB LOAN	Unsecured	400.00	NA	NA	0.00	0.00
CACH, LLC	Unsecured	1,521.00	1,338.82	1,338.82	899.76	0.00
CACH, LLC	Unsecured	378.00	342.25	342.25	230.00	0.00
CAINE & WEINER	Unsecured	658.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	6,650.00	5,852.39	5,852.39	3,933.07	0.00
CHASE AUTO FINANCE	Unsecured	1,818.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Secured	1,600.00	954.89	954.89	954.89	0.00
CITY OF PHILADELPHIA (LD)	Unsecured	NA	1,182.86	1,182.86	794.93	0.00
CREDIT COLLECTION SERVICES	Unsecured	891.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS, INC.	Unsecured	585.00	NA	NA	0.00	0.00
IC System	Unsecured	1,219.00	NA	NA	0.00	0.00
JEFFERSON UNIVERSITY HOSPITAL	Unsecured	NA	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	668.00	849.67	849.67	571.01	0.00
MARINO GENERAL CONSTRUCTION	Unsecured	NA	NA	NA	0.00	0.00
MARK SCHNEIDER ESQUIRE	Unsecured	3,720.00	NA	NA	0.00	0.00
MEDICREDIT	Unsecured	82.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Unsecured	700.00	NA	NA	0.00	0.00
PECO ENERGY COMPANY	Unsecured	600.00	NA	NA	0.00	0.00
PHILA MUNICIPAL COURT / TRAFFIC	Unsecured	221.55	201.07	201.07	135.11	0.00
PHILADELPHIA GAS WORKS	Unsecured	1,075.00	NA	NA	0.00	0.00
QUICKEN LOANS INC	Secured	170,025.00	151,043.09	5,874.26	5,874.26	0.00
UNITED STATES TREASURY (IRS)	Priority	19,800.00	28,625.89	28,625.89	28,625.89	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	18,375.27	18,375.27	12,349.00	0.00
VERIZON BY AIS AS AGENT	Unsecured	1,012.00	NA	NA	0.00	0.00
VERIZON FIOS	Unsecured	1,000.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	2,464.00	NA	NA	0.00	0.00
XEROX SOLUTIONS	Unsecured	1,120.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,874.26	\$5,874.26	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$954.89	\$954.89	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,829.15</b>	<b>\$6,829.15</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$28,625.89	\$28,625.89	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$28,625.89</b>	<b>\$28,625.89</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,417.13</b>	<b>\$21,113.70</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$9,351.26</u>	
Disbursements to Creditors	<u>\$56,568.74</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$65,920.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/28/2024

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.